



SDkt. 00049

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: Group Art Unit: 3624

VASILIOS YIORYIOS PAPAYIORYIOU Examiner: J. Pwu

Serial No.: 09/508,088

Filed: March 15, 2000

For: FINANCIAL SERVICES SYSTEM FOR RISKS IN INVESTMENTS

AMENDMENT

Honorable Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed August 11, 2004,
please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of
claims which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.